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3628

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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**Applicant(s):** George H. Butcher III : **Group Art Unit:** 3628

**Serial No.:** 09/823,376 : **Examiner:** Jason Borlinghaus

**Filed:** March 30, 2001 : Attorney Docket No.: 06878.111401

**For:** A METHOD OF STRUCTURING :  
A CREDIT HAVING A :  
REPAYMENT OBLIGATION :

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**AMENDMENT IN RESPONSE TO MAY 17, 2005 OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS:**

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on May 17, 2005 in connection with the above-identified patent application. The May 17, 2005 Office Action provided a period of 3 months in which to file a response, i.e., by August 17, 2005. A petition for a one-month extension of time is being filed concurrently herewith. Accordingly, a reply to the May 17, 2005 Office Action is now due September 17, 2005 and this Amendment is being timely filed.